

Promotion Eligibility

1. The promotional period is from Now to 30th December 2025 (including the first and last day) ("Promotional Period").
2. This promotion is valid for new customers who have not held a CreFIT loan account in the past 24 months from the Promotional Period.

Promotion Details and Qualifications

1. Eligible Customer must successfully register and submit a CreFIT Cash loan application through the CreFIT mobile application during the Promotion Period. The Eligible Customer must maintain a good repayment record for the first 3 months after loan drawdown in order to enjoy the cashback.
2. Each Eligible customer can only enjoy this promotional offer once. The first drawdown repayment period must be 12 months or more in order to enjoy the HK\$20,000 cashback. The cashback will be determined based on the amount of the first Cash loan drawdown. Details are as follows:

Loan Amount for the first CreFIT Cash Loan drawdown	Cashback
HK\$30,000-\$49,999	HK\$500
HK\$50,000-\$99,999	HK\$1,000
HK\$100,000-\$149,999	HK\$3,000
HK\$150,000-\$249,999	HK\$8,000
HK\$250,000-\$349,999	HK\$10,000
HK\$350,000 or above	HK\$20,000

3. If customers fail to follow with these terms and conditions, the Company reserves the right to cancel their eligibility for Cashback without prior notice.

Important Notes Before Enjoying the Promotion

1. To be eligible for the Cashback, customers must maintain his CreFIT account a normal, valid, and in good condition without any late payment before issuance of the Cashback.

2. The loan repayment records for Eligible Customers will be based on the chronological order and deposit records in computer records of VCREDIT.
3. Qualified customers must set up eDDA on the CreFIT mobile application on or before March 31, 2026 in order to receive the cashback.
4. The cashback will be deposited into the qualified customers' eDDA bank accounts through FPS (Fast Payment System) on or before April 30, 2026 without prior notice.
5. If qualified customers fail to set up eDDA on or before March 31, 2026, they will not be entitled to receive the relevant cashback, and VCREDIT will not issue the cashback separately.
6. Each Eligible Customer can only enjoy this promotional offer once. Unless otherwise specified, this promotion cannot be combined with other promotional offers.
7. All applications and/or transaction records will be based on VCREDIT's computer system records. Customer will become disqualified from receiving the relevant Cashback if failure to meet the application deadline, loan disbursement, failure to set up eDDA, or abnormal account status.
8. If customers settle their CreFIT Cash Loan ahead of schedule after the Cashback have been credited, he/she shall return the Cashback in full to VCREDIT upon settlement of the loan.
9. The Cashback under this promotion are non-transferable, non-revocable, and non-refundable.
10. The Cash drawdown service of CreFIT Cash Loan is only applicable to selected customers, and VCREDIT reserves the right to determine at its discretion whether a customer is eligible to become a selected customer. The decision of VCREDIT is final and conclusive.
11. VCREDIT Finance Limited ("VCREDIT") reserves the final right to approve the loan application or may request customers to provide additional documents for the loan application at any time based on individual circumstances.
12. In case of any disputes, the final decision rests with the Company.

Introduction

- VCREDIT Finance Limited ("VCREDIT" / "CreFIT") pledges approval result within 60 seconds after receiving complete loan application information and customer's consent for accessing the credit reference report. If the approval result is not available within the guaranteed time, successfully approved customers can enjoy an Interest Waiver Coupon up to value HK\$1,000 (Please see Use of the Facility below).

- In these Conditions, customers refer to new customers who do not hold any CreFIT account ("Eligible Customers").
- Below Conditions effect **from today till 30 Jun 2025 (both days inclusive)** .

Use of the Facility

I. Usage of Interest Waiver Coupon

This Cash Loan Approval Pledge is only applicable for CreFIT Cash Loan.

- Apply through the CreFIT app, the Interest Waiver Coupon can be executed when being approved and the drawdown reaches minimum loan amount of HK\$10,000 and repayment period of 12 months or above;
- Each Eligible Customer can only use the Interest Waiver Coupon once and receive a maximum interest waiver amount of HK\$1,000;
- The actual interest waiver amount is equal to the first month's interest amount for drawdown of the loan (the interest amount depends on the factors and circumstances of each case), the first-month's interest amount is shown in the repayment schedule of the loan contract;
- If the first-month interest of the first loan exceeds HK\$1,000, the interest waiver amount is capped at HK\$1,000.
- The Interest Waiver Coupon will be issued in the CreFIT app within 5 business days after successful approval. It will be valid for 45 days from the date of issuance and will be displayed in coupon column. It will be invalid after the expiration date and will not be reissued.
- Unless otherwise specified, Interest Waiver Coupon cannot be combined with other promotional offers.

General Conditions

- Notwithstanding the foregoing, actual approval result turnaround time may vary depending on factors and circumstances in each case, including inappropriate use of the App the level of network congestion beyond reasonable control. In this case, CreFIT will not be liable to issue Interest Waiver Coupon for any unavailability, failure, interruption, malfunction, error, suspension, delay or in connection with failure to meet the commitments but will endeavour to complete the processing of the application as soon as reasonably practicable.
- To be eligible for the Interest Waiver Coupon, customers must maintain all their CreFIT account a normal, valid, and in good condition without any late payment.
- The loan repayment records for Eligible Customers will be based on the chronological order and deposit records in computer records of VCREDIT;

- All application and/or transaction records will be based on the VCREDIT's computer system records. No Interest Waiver Coupon will be issued if belated application /or drawdown the loan/or have abnormal account status.
- If the customer pays off the loan early or has a past due repayment record at any time during the loan period, the customer may lose the right to obtain this Interest Waiver Coupon and VCREDIT reserves the right to claw back the full waiver amount without prior notice when Eligible Customer repaying or cancelling the loan.
- This Interest Waiver Coupon is non-transferable and cannot be exchanged for cash or other products; it cannot be revoked, reused or reissued after use.

Other Conditions

- VCREDIT reserves the right to make the final decision on the definition and sufficiency of the information required to apply for and approve CreFIT Cash Loan, whether the customer eligible for the Cash Loan Approval Pledge, the calculation method of interest waiver for the Cash Loan Approval Pledge, and the repayment amount.
- VCREDIT reserves the right to terminate or change the Cash Loan Approval Pledge at any time and the final decision on loan approval, and may terminate or amend the details, terms and conditions at any time or from time to time without prior notice.
- FPS (Faster Payment System) is a quick payment system service provided by Hong Kong Interbank Clearing Limited for Hong Kong banks. For more information on FPS, please visit the Hong Kong Interbank Clearing Limited website.
- These terms and conditions are subject to current regulatory requirements and governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- Except for the relevant customer and the Company (including its successors and assigns), no other person has the right to enforce or enjoy any benefits under these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
- In case of any disputes, the final decision rests with the Company.
- In the event of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Warning: You have to repay your loans. Don't pay any intermediaries.

Inquiries and complaints hotline: 6369 2338

Money Lender's License Number: 0751/2024

VCREDIT Finance Limited

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